

In re:  
John E Callahan, Jr.  
Jennifer Elizabeth Callahan  
Debtors

Case No. 16-12075-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 16, 2021

User: admin  
Form ID: 138NEW

Page 1 of 4  
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John E Callahan, Jr., Jennifer Elizabeth Callahan, 5036 Smithfield Road, Drexel Hill, PA 19026-4521
cr	+ Embrace Home Loans, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Freedom Mortgage Corporation, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mt. Laurel, NJ 08054, UNITED STATES 08054-1218
cr	+ RoundPoint Mortgage Servicing Corporation, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
13721812	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
13698048	+ Aes/blue, Pob 61047, Harrisburg, PA 17106-1047
13698051	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14609936	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
13771853	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13767310	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13900809	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13779569	+ Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corpor, 5016 Parkway Plaza Boulevard, Suite 200, Charlotte, NC 28217-1930
13698063	Fia Cs, 4060 Ogletown/Stanton Rd, Newark, DE 19713
13698064	+ First Horizon Home Loa, First Tennessee Bank Attn: Bankruptcy, Po Box 1469, Knoxville, TN 37901-1469
14609937	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14610222	+ Freedom Mortgage Corp., c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14567445	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
13698065	Fremont Inv, Pob 8208, Orange, CA 92864
13698067	+ Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
13698070	+ Litton Loan Servicing/Ocwen, Attention: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738
13698071	+ Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
13731714	+ Navient Solutions, Inc. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
13698074	+ Nemours/Alfred Dupont Hospital, PO Box 277802, Atlanta, GA 30384-7802
14392971	+ RoundPoint Mortgage Servicing Corporation, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14392206	+ RoundPoint Mortgage Servicing Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14206346	+ RoundPoint Mortgage Srvng Corp, c/o Christopher M. McMonagle, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
13698085	+ Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
13698086	+ Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
13742198	+ Upper Darby Township, c/o James D. Smith, Finance Director, 100 Garrett Road, Upper Darby, PA 19082-3135
13753215	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
13698088	+ Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 10438, Des Moines, IA 50306-0438
13698089	+ Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac # X 2302-04e Po Box 10335, Des Moines, IA 50306-0335
13698091	+ Xls/slma, Pob 2461, Harrisburg, PA 17105-2461

TOTAL: 33

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Jun 16 2021 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 16 2021 23:45:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 23:49:25	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13698050	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2021 23:44:00	American Honda Finance, Po Box 168088, Irving, TX 75016
13709745	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2021 23:44:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13698049	+ Email/Text: ally@ebn.phinsolutions.com	Jun 16 2021 23:43:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
13747053	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2021 23:49:39	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13698052	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13730786	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 16 2021 23:49:30	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13798558	+ Email/Text: cdicicco@myphillybankruptcylawyer.com	Jun 16 2021 23:43:00	Christian A. DiCicco, Esq., Law Offices of Christian A. DiCicco, 2008 Chestnut Street, Philadelphia, PA 19103-4535
13698056	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:09:14	Citibank / Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
13698057	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:45	Citimortgage, Citimortgage Inc/Attn: Bankruptcy., Po Box 6030, Sioux Falls, SD 57117-6030
13698058	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:00	Comenity Bank/Chadwicks Of Boston, Po Box 182125, Columbus, OH 43218-2125
13698059	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:00	Comenity Bank/New York & Company, Po Box 182125, Columbus, OH 43218-2125
13698060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:23	Comenity Bank/vctrssec, Po Box 182125, Columbus, OH 43218-2125
13698061	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:46	Dsnb Macys, Macys Bankruptcy Department, Po Box 8053, Mason, OH 45040
13698053	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 16 2021 23:49:04	Chase - Pier 1, Po Box 15298, Wilmington, DE 19850
13698054	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 16 2021 23:49:29	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13698055	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 16 2021 23:49:04	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13698062	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 16 2021 23:49:29	EMC Mortgage/Chase, 3415 Vision Drive, Mail Code OH4-7126, Columbus, OH 43219
13698066	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:00	Kay Jewelers, Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
13698068	+ Email/Text: PBNCFNotifications@peritussservices.com	Jun 16 2021 23:43:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
13766220	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2021 23:49:38	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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13698069	+ Email/Text: bk@lendingclub.com	Jun 16 2021 23:45:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
13731521	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2021 23:44:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
13698072	+ Email/PDF: pa_dc_claims@navient.com	Jun 16 2021 23:49:13	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
13698073	Email/Text: ebn@nemours.org	Jun 16 2021 23:44:00	Nemours Children's Health System, PO Box 530253, Atlanta, GA 30353-0253
13698075	+ Email/PDF: cbp@onemainfinancial.com	Jun 16 2021 23:49:23	Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
13698076	+ Email/Text: bankruptcy@prosper.com	Jun 16 2021 23:45:00	Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
13770698	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2021 23:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13706645	Email/PDF: rmscedi@recoverycorp.com	Jun 16 2021 23:49:13	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13698077	Email/PDF: cbp@onemainfinancial.com	Jun 17 2021 10:34:04	Springleaf Financial S, Po Box 218, Upper Darby, PA 19082
13698078	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:01	Syncb/toysrusdc, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13698079	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:01	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13698080	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:25	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13698081	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:01	Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13698082	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:26	Synchrony Bank/HH Greg, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13698083	+ Email/PDF: gecsedl@recoverycorp.com	Jun 16 2021 23:49:25	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13778308	+ Email/Text: bncmail@w-legal.com	Jun 16 2021 23:44:23	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13698087	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 16 2021 23:43:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
13698090	+ Email/Text: bankruptcyxfcu@kinecta.org	Jun 16 2021 23:43:00	Xceed Financial Fcu, 2200 E Grand, El Segundo, CA 90245-2836

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
13771855	*	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13698084	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:**

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHRISTIAN A. DICICCO	on behalf of Debtor John E Callahan Jr. cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com
CHRISTIAN A. DICICCO	on behalf of Joint Debtor Jennifer Elizabeth Callahan cdicicco@myphillybankruptcylawyer.com christianadicicco@gmail.com;r57075@notify.bestcase.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace Home Loans Inc. cmcmmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor RoundPoint Mortgage Servicing Corporation cmcmmonagle@sterneisenberg.com bkecf@sterneisenberg.com
KEVIN G. MCDONALD	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD MILLER	on behalf of Creditor Embrace Home Loans Inc. wmiller@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: John E Callahan, Jr. and Jennifer  
Elizabeth Callahan

Debtor(s)

Bankruptcy No: 16-12075-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 6/16/21